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Sector

PTO/SB/21 (modified) Approved for use through xx/xx/xx, OMB 0651-0031 Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE 0001/PTO Department of Commerce **Application Number** 09/487,233 Patent and Trademark Office Rèv. 10/95 **Filing Date** January 19, 2000 TRANSMITTAL FORM First Named Inventor Scott D. Cook (to be used for all correspondence during pendency of Group Art Unit Number 2768 filed application) **Examiner Name** Unknown Total Number of Pages in This Submission Attorney Docket Number 3878 **ENCLOSURES** (check all that apply) Fee Transmittal Form (in duplicate) Issue Fee Transmittal Check Enclosed Letter to Chief Draftsperson Return Receipt Postcard Formal Drawing(s): [ ] Sheet(s) of Figure(s) [ ] Response to Notice to File Missing Parts  $oldsymbol{
abla}$ Assignment & Recordation Cover Sheet Appeal Communication to Board of Appeals and Interferences Declaration **Small Entity Statement** Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) Information Disclosure Statement & PTO-1449 Copies of IDS Cited References Certified Copy of Priority Document(s) Request for Corrected Filing Receipt After Allowance Communication to Group Copy of PTO-1533 Request for Correction of Recorded Assignment Amendment/Response: [ ] Page(s) After Final Status Request Revocation and Power of Attorney **REMARKS:** 

| SIGNATURE OF ATTORNEY OR AGENT |  |        |    |          |    |  |  |  |
|--------------------------------|--|--------|----|----------|----|--|--|--|
| Signature:                     | Costo Laure                              | •      |    | <u> </u> |    |  |  |  |
| Attorney/Reg. No.:             | Robert R. Sachs, Registration No. 42,120 | Dated: | 41 | 27       | 60 |  |  |  |
| <del></del>                    |  |        |    |          |    |  |  |  |

### **CERTIFICATE OF MAILING**

I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Assistant Commissioner for Patents, Box MISSING PARTS, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.

Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.

Signature:

Typed or Printed Name: Robert R. Sachs

Express Mail Mailing Number (optional): EL550795262US

PTO/SB/17 (6-95)(modified)
Approved for use through 11/30/96, OMB 0651-0032
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

0002/PTO(modified) Rev. 10/95

U.S. Department of Commerce
Patent and Trademark

### **FEE TRANSMITTAL**

### **TOTAL AMOUNT OF PAYMENT**

Subtotal (1) + Subtotal (2) + Subtotal (3) = (\$) 3,332

| Complete if Known      |                  |  |  |  |  |
|------------------------|------------------|--|--|--|--|
| Application Number     | 09/487,233       |  |  |  |  |
| Filing Date            | January 19, 2000 |  |  |  |  |
| First Named Inventor   | Scott D. Cook    |  |  |  |  |
| Group Art Unit         | 2768             |  |  |  |  |
| Examiner Name          | Unknown          |  |  |  |  |
| Attorney Docket Number | 3878             |  |  |  |  |

| METHOD OF PAYMENT   |                              |  |                     | FEE CALCULATION (continued)            |   |                               |                                      |                       |              |
|---|------------------------------|--|---------------------|--|---|-------------------------------|--------------------------------------|-----------------------|--------------|
| The Commissioner is hereby authorized to:  Characte the indicated face to the below.  |                              | 3. ADDITIONA Large Entity                        | Small Entity        | Eag Doss                               | rintion   |                               | Fee Due                              |                       |              |
| Charge the indicated fees to the below mentioned deposit account.   |                              | Fee Code/Fee                                     | •                   |  | •   |                               |                                      |                       |              |
| X Charge any additional fee required under 37 CFR 1.16 - 1.21 or credit any over payments to the below mentioned deposit account. <sup>1</sup>                |                              | 105/ <b>\$130</b>                                | 205/ <b>\$65</b>    | •                                      | e - late filing fee or                                  |                               | 130                                  |                       |              |
|   |                              | 127/ <b>\$50</b>                                 | 227/ <b>\$2</b> 5   | Surcharge                              | e-late provisional fi                                   | et                            |                                      |                       |              |
| Charge the Issue Fee set in 37 CFR 1.18 at the Mailing of the Notice of Allowance, 37 CFR 1.311(b) to the below mentioned deposit account.                    |                              | 147/\$2,520                                      | 147/ <b>\$2,520</b> | For filing a                           | request for reexa                                       | mination                      |                                      |                       |              |
|   |                              | 115/ <b>\$110</b>                                | 215/ <b>\$55</b>    | Extension                              | for response withi                                      | in first month <sup>†</sup>   |                                      |                       |              |
|   |                              | 116/ <b>\$380</b>                                | 216/ <b>\$190</b>   | Extension                              | for response withi                                      | in second month <sup>†</sup>  |                                      |                       |              |
| Deposit Acco  | unt Number: 19               | -2555<br>WICK & WEST LLP                         |                     | 117/ <b>\$870</b>                      | 217/ <b>\$435</b>                                       | Extension                     | for response withi                   |                       |              |
|   |                              |  | 1                   | 118/ <b>\$1,360</b>                    | 218/ <b>\$680</b>                                       | Extension                     | for response within                  |                       |              |
| •   | • •                          | orization is attached                            | a                   | 128/ <b>\$1,850</b>                    | 228/ <b>\$925</b>                                       | Extension                     | for response withi                   |                       |              |
|   | yment Enclos<br>X ] Check [  | ed:<br>] Other                                   |                     | 119/\$300                              | 219/ <b>\$150</b>                                       | Notice of                     | Appeal                               |                       |              |
| FEE CALCULATION (fees effective 11/12/98)  1. FILING FEE  |                              |  |                     | 141/ <b>\$1,210</b>                    | 241/\$605   | Petition to application       | revive unintention                   |                       |              |
| Large Entity<br>Fee<br>Code/Fee   | Small Entity<br>Fee Code/Fee |  | ee<br>)ue           | 142/ <b>\$1,210</b>                    | 242/\$605   | Utility Issu                  | Utility Issue Fee (Or Reissue)       |                       |              |
| 101/\$690   | 201/ <b>\$345</b>            | Utility Filing 6                                 | 590                 | 143/ <b>\$430</b>                      | 243/ <b>\$215</b>                                       | Design Is:                    | sue Fee                              |                       |              |
| 106/ <b>\$310</b>   | 206/ <b>\$155</b>            | Design Filing                                    |                     | 122/ <b>\$130</b>                      | 122/ <b>\$130</b>                                       | Petitions to the Commissioner |                                      |                       |              |
| 108/ <b>\$690</b>   | 208/ <b>\$345</b>            | Reissue  | [                   | 123/ <b>\$50</b>                       | 123/ <b>\$50</b>  | Petitions r                   | elated to provision                  | al applications       |              |
| 4449450   | 044/075                      | Description of                                   |                     | 126/ <b>\$240</b>                      | 126/ <b>\$240</b>                                       | Submissio                     | on of Information D                  | isclosure Statement   |              |
| 114/\$150   | 214/ <b>\$75</b>             | Provisional<br>Filing                            |                     | 581/ <b>\$40</b>                       | 581/ <b>\$40</b>  |                               | each patent assignber of properties) | gnment per property   | 40           |
| 2. CLAIMS   | SUBTOTA                      | L (1) (\$) 690                                   |                     | 146/ <b>\$690</b>                      | 246/ <b>\$345</b>                                       | Filing a su                   | bmission after fina<br>.129(a))      | al rejection          |              |
| Large Entity<br>Fee Code/Fee  | Small Entity<br>Fee Code/Fee | Fee Description                                  |                     | 149/ <b>\$690</b>                      | 249/ <b>\$345</b>                                       | For each a<br>(37 CFR 1       | additional inventior<br>.129(b))     | n to be examined      |              |
| 103/ <b>\$18</b>  | 203/\$9                      | Claims in excess                                 | of 20               |  | Other fee (specify):                                    | Ten soft                      | copies of issue                      | d natent              |              |
| 102/ <b>\$78</b>  | 202/\$39                     | Independent clain in excess of 3                 | ns                  |  | Other fee (specify):                                    | 1011 0011                     |                                      | - pa.o                |              |
| 104/ <b>\$260</b>   | 204/ <b>\$130</b>            | Multiple depender                                | nt claim            |  |   |                               | SUE                                  | BTOTAL (3) (\$)       | 170          |
| 109/ <b>\$78</b>  | 209/ <b>\$39</b>             | Reissue independ<br>claims over origin           |                     | (Col. 1)<br>No. of                     | (Col. 2)<br>Highest                                     |                               | (Col. 3)<br>Extra**                  | Foo                   | Fee          |
| 110/ <b>\$18</b>  | 210/ <b>\$9</b>              | Reissue claims in<br>of 20 and over or<br>patent |                     | For Existing Claims TOTAL 101 INDEP 16 | minus* 20 or minus* 3 or entation of multiple dependent | = =                           | 81                                   | Fee x 18 = x 78 = = = | 1458<br>1014 |
| * Subtract the greater number of Col. 2  * SUBTOTAL (2) (\$) 2472  ** If the difference between Col. 1 and Col. 2 is less than zero, then enter "0" in Col. 3 |                              |  |                     |  |   |                               |                                      |                       |              |
| SUBMITTED BY  |                              |  |                     |  |   | Complete (if applicable)      |                                      |                       |              |
| Typed or Printed Name Robert R. Sachs   |                              |  |                     |  | Reg. Number   | 42,1                          | .20                                  |                       |              |
| Signature   |                              | 392  | Ac                  | W=                                     |   |                               | Date                                 | 4/87/0                | C            |

A9000/00000/SE/5016699.1

<sup>†</sup> Request for Extension of Time per 37 CFR 1.136 (a)(3) made hereby Rev. 11/04/99



### IN THE UNITED STATES

### PATENT AND TRADEMARK OFFICE

**APPLICANTS:** 

Scott D. Cook & Rene A. Lacerte

SERIAL NO.:

09/487,233

FILING DATE:

January 19, 2000

TITLE:

Consumer-Directed Financial Transfers Using Automated

Clearinghouse Networks

**EXAMINER:** 

Unknown

GROUP ART UNIT:

2768

ATTY. DKT. NO.:

3878

### **CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10, using Express Mail Mailing Number EL550795262US in an envelope addressed to: Assistant Commissioner For Patents, Box Missing Parts, Washington, D.C. 20231, on the date shown below:

Dated: 4/27/00

By: Town Same

Robert R. Sachs, Reg. No.: 42,120

BOX MISSING PARTS ASSISTANT COMMISSIONER FOR PATENTS WASHINGTON, D.C. 20231

# RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION

SIR:

Responsive to Form PTO-1533 dated February 28, 2000 received in the above-identified patent application, enclosed are:

| ⊻ | a copy | of | the | Notice | to | File | Missing | Parts; |
|---|--------|----|-----|--------|----|------|---------|--------|
|---|--------|----|-----|--------|----|------|---------|--------|

☑ an original, signed Declaration;

☐ a signed Verified Statement

☐ Applicant respectfully submits that since this application was entitled to Small Entity Status when filed, as established with the enclosed

original, signed, Verified Statement, the fee for filing as a large entity as indicated in the Notice to File Missing Parts is inappropriate and that the filing fee submitted with this application as originally filed is sufficient to cover the filing fees for this application;

- ☑ Assignment and PTO-1619A;
- ☑ Other: Check in the amout of \$3,332, to cover the application filing costs, missing parts surcharge and the assignment recordation fee.

Respectfully submitted, SCOTT D. COOK RENE A. LACERTE

Dated: 4/21/00

By: 162501 Sava

Robert R. Sachs, Reg. No.: 42,120

Fenwick & West LLP Two Palo Alto Square Palo Alto, CA 94306

Tel.: (415) 875-2410 Fax.: (415) 281-1350

16319/03878/SF/5022724.1





## UNITED STATES DEPARTMENT OF COMMERCE Patent and Trademark Office

Address: COMMISSIONER OF PATENT AND TRADEMARKS Washington, D.C. 20231

APPLICATION NUMBER

FILING/RECEIPT DATE

FIRST NAMED APPLICANT

ATTORNEY DOCKET NUMBER

09/487,233

Robert R. Sachs, Esq. Fenwick & West LLP Two Palo Alto Square Palo Alto, CA 94306



Scott D. Cook

3878

101,81

Date Mailed: 02/28/2000

### NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

### FILED UNDER 37 CFR 1.53(b)

### Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.

  Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$2472.
  - \$1458 for 81 total claims over 20.
  - \$1014 for 13 independent claims over 3.
- · The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 3292.

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

690.00 GI

35/03/2000 BHABTEN 00000003 09487233

01 FC:101 02 FC:102 03 FC:103 04 FC:105